XEROX PENSIONERS' ASSOCIATION

JUNE 2001 NUMBER 61

Turnaround on track

Tony Phillips, Pensions Director writes ...



In the XPA News Sheets we sent out last December, we talked about the short-term difficulties facing the Company. The 'turnaround' programme put in place to deal with those difficulties has, among other things, involved a restructuring which has led to some reductions in the workforce.

Xerox Pensions has played a very important part in this exercise by dealing promptly, efficiently and sympathetically, on behalf of the Company and the Trustees, with the concerns of

those leaving and retiring from the Company.

It is also gratifying that our Pension Fund is in a healthy condition and is fully equipped to continue to provide benefits for all members, including existing and new pensioners.

I am pleased to report that the 'turnaround' programme is on track but there continues to be the need to reduce costs everywhere. XPA is playing its part by reducing the Newsletter to eight pages and by publishing only

twice a year. We will continue to organise events and enjoy the benefit of group rates wherever possible but financially they will be largely selfsupporting.

Nevertheless, XPA continues to flourish and meet its main core objective of providing support and comfort

to those pensioners who need it. This has been made possible by

the excellent contribution of our loyal team of volunteer Regional Co-ordinators and Visitors and our thanks are due to them. I would like to express, on my own behalf and on behalf of the Company and the Trustees, our grateful appreciation of all that they do.

Barbara Keech has been their support and mainstay over many years. Now that she has the valuable help of Margaret Brooks as Administrator, she can enjoy a well-earned reduction in her

> workload and to mark this change I am delighted to announce that we have invited her to become President of the Association, She will thus continue to be a vital part of XPA which itself

continues to be an important and valued link between the Company and the retired members of the Xerox family.



just a few of the items in this issue...

Places to go 2,3+8

Pension Dates 3

Inherited State benefits

Life in retirement

7

More about Xerox's Turnaround

6

A Competition full of cats!

RX Paper & Supplies Reunion

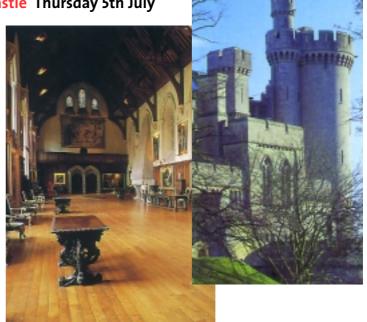
The New Inn, Heckfield, Saturday 9th June, 7.30 pm – £20 a head If you are interested, please contact John Smith on 01753 884486.

PLACES TO GO, THINGS TO SEE

Day trip - The Body Shop Tour and Arundel Castle Thursday 5th July

We spend the morning at The Body Shop Tour experience and hear all about Anita Roddick's brave ideas to create products using natural ingredients, with no animal testing, thus protecting the planet and our environment. She also encourages community trade and human rights. The Body Shop Tour offers an unusual look at the values, vision and campaigns that have helped to shape the way the Body Shop does business today.

We then visit Arundel Castle, the ancient home of the Dukes of Norfolk, for a self-service lunch and a free-flow tour of the Castle. The building, which dates from the Norman Conquest, was badly damaged in 1643, during Civil War, but was restored by the family in the 18th and 19th centuries. It is still a family home and contains a very fine collection of furniture and paintings.



A weekend away in Norwich Friday 7th - Sunday 9th September



Why not sign up for a two-night stay in the Nelson Hotel, on the River Wensum in central Norwich, within 10 minutes walk of the main shopping area. Accommodation is on a half-board basis with en suite bathroom, tea and coffee-making facilities and refrigerator. (No single room supplement.)

Included excursions are: evening floodlit city tour; boat trip; visit to Thursford to see a unique collection of working mechanical organs and a Wurlitzer show; visit to Bressingham, where you can see Alan Bloom's famous Dell Garden and Garden Centre; stroll down the High Street of Walmington-on-Sea (of Dad's Army fame), and take a ride on the Victorian steam roundabout or three miniature railway lines.

Coach pick-ups: Uxbridge, Welwyn Garden City and A1 at Baldock; we regret there are no car parking facilities at Xerox Uxbridge or WGC. If you wish to make your own way, please indicate this on the application form.

Please send a deposit of £25 per head, payable to "XPA Holiday Fund", to John Handscombe, 51 High Street, Henlow, Bedfordshire SG16 6AA **NO LATER THAN 30TH JUNE, 2001**.

A visit to medieval St Albans

Tuesday 9th October

St. Albans is a hilltop city built on the site where Roman citizen ALBAN was put to death in 209 AD, thus becoming England's first Christian martyr. Our visit will include a guided walk through the medieval city with City of St. Albans Tour Guides, followed by a light lunch at the Abbey refectory. After lunch, we will take a guided tour of the Cathedral and then have free time to spend as we wish.





Visit the Bank of England and walk through Clerkenwell Wednesday 10th October

We will meet at Bank underground station. First, to the Bank of England for a presentation about its history and workings, then time for a visit to the museum, with its fine collection of coins through the ages.

After a light lunch we will meet at 1.30 p.m. outside Farringdon underground station (Metropolitan, Circle, Hammersmith and City lines) for our guided walk in Clerkenwell.

Clerkenwell grew up as a village outside the old walled City of London, serving wealthy and influential Church institutions. Those institutions are now gone, but Clerkenwell retains much of its village charm. We can still glimpse remnants of an artisan district rich in history and local character.

Chocolates and shopping – Cadbury World and Merry Hill Shopping Centre Wednesday 14th November

For a truly mouth-watering day out, join us on our coach visit to Cadbury World, with a tour to see the range of products manufactured there. We will each receive a selection pack and then have a 2-course Christmas lunch, with entertainment, in a festively decorated dining room. In the afternoon, we will travel to Merry Hill shopping centre for some Christmas shopping, leaving for home at approximately 5.30 p.m.

Our Spring walks – at last!

Postponed because of the Foot and Mouth outbreak

The Chilterns Tuesday 18th September

A fairly strenuous walk in the lovely Chilterns, taking a circular route to the south of Tring. Nearly 9 miles, with not a little ascent and probably plenty of mud! A 2-course village pub lunch has been arranged.

Cannock Chase Tuesday 30th October



Shugborough Hall

We will meet at Milford Common Car Park opposite Little Fawn Café (east of Stafford) on the A513. The walk is about 7 miles, through the edge of Cannock Chase and Shugborough Hall grounds (home of Lord Lichfield). A 2-course lunch including coffee will be taken at the Lock House. The return walk will be via the canal. Bed and breakfast is available at special rates at The Lock House if required.

Xerox Sailing Association Open Days 2001

Once again Xerox Pensioners are invited to join in the Xerox Sailing Club's Open Days which will be held at Lymington on the following dates:

June 26th and 27th	
July 28th, 29th and 30th	
August 1st	
September 8th/9th	
Two-day weekend 28th/29th July	
Cost £34 per day	

Participants will be limited to five per day and, weather permitting, you will have the opportunity for a full day's sail. Please apply to Margaret Brooks (contact details on page 4).

Paul Donegan is doing his usual stirling work organising our golf matches. The Haggett trophy has provisionally

been booked for 12th-14th August at Wokefield Park and Mill Green, WGC on 24th September. All golfers on Paul's database will be notified automatically by e-mail. Any other interested Pensioner golfers should contact Paul on e-mail pauldonegan@waitrose.com or telephone 01727 862004.

At Home

Welwyn Garden City

An At Home will be held at Welwyn Garden City on 26th September at 2 p.m. There will be a talk about the Internet and Intranet, followed by afternoon tea and cake.

Pension Dates 2001		
Your Xerox pension will be paid		
into your account as follows:		
PENSION	PAID IN	
July	Fri 29th June	
August	Wed 1st August	
September	Fri 31st August	
October	Mon 1st October	
November	Thur 1st November	
December	Fri 30th November	





All Xerox pensioners are automatically members of XPA

AIMS

- 1. To establish and maintain a two-way personal link with all pensioners.
- 2. To be informed about pensioners' needs and problems in order to assist where possible.
- 3. To help pensioners keep in touch with each other.

XPA President

Our President, Mrs Barbara Keech, has a dedicated telephone/fax number – 01895 814226 – 9 a.m. to 5 p.m. Monday to Friday.

Barbara's address is 84 Swakeleys Drive, Ickenham, Uxbridge, Middx UB10 8QG.

Alternatively, you may telephone **Margaret Brooks**, the XPA Administrator, on **01494 615159**, Mondays, Tuesdays and Wednesdays only. Margaret's address is Xerox Pensions Limited, Compton Court, 20-24 Temple End, High Wycombe, Bucks HP13 5DR.

Regional Co-ordinators

West Region Jeff McCoy

Chy-Reen, Mayhill, Longhope, Gloucestershire GL17 ONL Tel/fax: 01452 830600

The West Region is based on Mitcheldean and covers: Avon, Cornwall, Devon, Gloucestershire, Herefordshire, Shropshire, Somerset and Wales.

East Region John Handscombe

Town Farm House, 51 High Street, Henlow, Beds SG16 6AA Tel: 01462 814009

The East Region is based on Welwyn and covers: Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Lincolnshire, Norfolk and Suffolk.

South Region Anne Cain

24 Maygoods Lane, Cowley, Uxbridge, Middlesex UB8 3TE Tel: 01895 231420

The South Region is based on Bridge House, Uxbridge and covers: Berkshire, Buckinghamshire, Dorset, Hampshire, Kent, London, Middlesex, Oxfordshire, Surrey, Sussex, and Wiltshire.

North Region Sheila Webb

18 Kennerleigh Crescent, Leeds, West Yorkshire LS15 8RS Tel: 0113 2646979

The North Region covers: Cheshire, Cumbria, Derbyshire, Durham, Lancashire, Leicestershire, Northamptonshire, Northumberland, Nottinghamshire, Staffordshire, Warwickshire, Worcestershire, Yorkshire, Scotland, Northern Ireland and the Isle of Man.



John Handscombe

60

John Court



Bob Turner

Welcome to ...

Our new East Region Co-ordinator

John Handscombe, introduced in our December News Sheets.

Two new visitors for the West Region

John Court joined the Company as a
Metallurgical Apprentice in Mitcheldean in
1960 and subsequently worked in varying capacities,
from Production to Materials Management, later
assisting at Venray Plant and moving to Logistics as
User Implementation Manager, then Project
Management.

John retired in 2000 having completed 40 years' service and is looking forward to maintaining contact with other Xerox Pensioners. He can be contacted on **01594 843651** or e-mail: john@courtjb.freeserve.co.uk

Bob Turner retired from Mitcheldean in December 2000 after 38 years' service. He joined Xerox at 16 as an apprentice in 1962. During his time with the Company, he has been involved mainly in Engineering Planning and Parts Manufacturing. He had a period on assignment at Venray and was based at WGC for 6 years. When he retired, he was working as a Rework Co-ordinator.

Bob was a founder member of the Dean Forest Railway Preservation Society and now enjoys rail travel throughout Europe. He recently qualified as a Tourist Guide for the Forest of Dean. Bob may be contacted on **01594 841630**.



And one for the East Region

John Sanderson has recently retired from Xerox after over 25 years' service. He joined Xerox in Milton Keynes and then moved to WGC

in 1978. He worked initially in Product Engineering but then, in 1987, he moved to GKLS (C&SE or MC&SE, as some would know it). After working on a number of systems development projects, his most recent role was as Web Development Manager.

Now, in retirement, John is helping to set up a local Web Development Company in Welwyn Garden City. John may be contacted on **01462 627402** or e-mail: **johnsanderson@hotmail.com**

New visitors needed

- In Lincoln and Sleaford please contact John Handscombe.
- In North Region please contact Sheila Webb.

Note: Our contacts and visitors will keep in touch by phone but you can always arrange a visit, if you wish.



Inherited SERPS – proposed new rules

Our taxation and State Benefits Specialist, Jack Bonney, clarifies the position on Inherited SERPS (State Earnings **Related Pension Scheme)**

In mid 1999, the Government announced that the amount of SERPS pension a widow could receive from her late husband's pension would reduce from 100% to 50%, effective from 6th April, 2000. Such was the outcry that the change was delayed until October, 2002 and a further relaxation has now been announced.

It is also important to know that there is a limit to the total SERPS pension (their own and any inherited SERPS) that any individual can receive – see note below*.

Bearing in mind that all entitlements are subject to the maximum, the new proposals are as follows:

No-one widowed before 6th October 2002 will be affected by the new rule.

If you are widowed after the 5th October 2002, the following applies:

- If your husband or wife is due to reach State Pension Age before 6th October 2002, you will receive 100% of his or her SERPS pension, as shown in the table below.
- If your husband or wife is due to reach State Pension Age after 5th October 2002 but before 6th October 2010, you will receive between 90% and 60% of his or her SERPS pension, depending on when he or she would reach State Pension Age, as shown in the table below.

% SERPS entitlement for surviving spouse	Date when deceased spouse was due to reach State Pension Age
Up to 100%	05.10.2002 or earlier
Up to 90%	06.10.2002 – 05.10.2004
Up to 80%	06.10.2004 – 05.10.2006
Up to 70%	06.10.2006 – 05.10.2008
Up to 60%	06.10.2008 – 05.10.2010
Up to 50%	06.10.2010 or later

If your husband or wife is due to reach State Pension Age after 5th October 2010, you will receive 50% of his or her SERPS pension.

*SERPS maximum The maximum total SERPS pension payable to any individual is currently £125.30 per week.

For example, Mrs. Smith has £60 SERPS of her own. Her late husband was receiving £90 SERPS, so the maximum she can inherit is £65.30 of her husband's SERPS (£60 + £65.30 = current maximum, £125.30).

New members

We have welcomed so many new members since our last issue that we cannot show them here. However, you may obtain a list from our Administrator, Margaret Brooks (see contact details opposite).

Absent friends

We record the deaths of the following members, whose last place of work is shown, and offer our sincere sympathies to their families:

Michael Cumberbatch

BRISTOL

Bob Hayward

CARDIFF

Colin Ruck GINN & CO

William Warne

MARIOW

Rod Arnold George Boyle Peter Cooksey Ron Golding Dennis Howlett Mike Ivey John Kirby Tom Kirby Ray Lovegrove Ron Walker

MITCHEI DEAN

Terry Annis Ronald Aston Alfie Barnard Harold Barrington David Board Andrew Boyce Eric Burns Robert Byett Cyril Catt Mark Croudace Len Cudok Charles Cunningham George Douglas Frank Duberley Ivor Dudley Anthony East Dennis Fisher Eric Fisher Cecil Gardner

Len Griffiths Ronald Harris Lilian Howell Douglas Hyett Edward Jayne Denys Jaynes David Jenkins Ashley Jones Maurice Knight Ahmed Lala John Macdonald Wilfred Marfell Ronald Martin Jock McGeachy Brian Mould Colin Organ David Owen Leonard Payne Stan Peacev Ernest Phillips Thomas Phillips Svlvia Powell Ted Price Eileen Rhoades Huia Russell Royston Smith Victor Thomas Thomas Tingle Leslie Wallace **Jack West**

John Wyatt **SLOUGH**

Graham Shaw

Jack Woodward

UK CO

Doreen Baines Eric Beasley Ken Broome Vera Carter Denis Chandler Ivv Daniels John Davv Ray Faiers Anna Garnham Robert Gent Rose George Cecilia Harris Percy Hounslow Ken Jackson George Jamieson Jimmy McMillan Jean Mendoza Elizabeth Nolan Henry Spokes Horatio Thorn

LINIVERSITY **MICROFILMS** Jean Fletcher

Anthony Allin William Crawley Betty Daniel John Donoghue Mary Duggan **Emily Gibbs** Arthur Green Elizabeth Hale Gerald Hooper Harold Hughes Sylvia Irving Sheila Lane Sheila Newby Walter Richer Cyril Skinner John Standing Ronald Thompson George Willcox Sidney Wright

XFM

Edward Casey

Another important change

From 9th April, 2001, the existing one-off Widow's Payment of a tax-free lump sum of £1,000 will be replaced by the Bereavement Payment of a tax-free lump sum of £2,000, which will be available to widowers as well as widows. You will be entitled to Bereavement Payment if:

- your late husband or wife had paid National Insurance contributions or his or her death was caused by their job and
- your husband or wife was not entitled to Retirement Pension when he or she died or you were under State Pension Age when your spouse died.



Company News

Turnaround Talk January 2001 from Anne Mulcahy

We enter the New Year with confidence that our turnaround plan is progressing on track. We also enter it with a clear direction for 2001 - this is the year of Operation Turnaround: Together We Can Do It!

A major plank is our sale of assets. But they alone won't restore Xerox to good health. We also have to recapture our customers' trust and loyalty, generate profitable revenue, and work on our cultural issues. To help us on all these fronts, we've created a new set of quality principles, processes and tools – New Quality.

New Quality describes the



overall work practices and behaviour expected of everyone in Xerox. It covers quality values and principles, performance and excellence, Xerox improvement, customercentred interactions, and market trends and benchmarking. Put together, these will help

us focus on the customer and identify and use the quality tools necessary to deliver reliable business results.

To support this focus, I am personally working with my senior leadership team to reinforce each of these concepts. *New Quality* will grow and develop over time as we individually and together learn and

share what we know, building a company-wide community of quality practices.

Together we can do it! And I'm confident that we will.

Update 19th April 2001

A message from Paul Allaire (CEO) and Anne Mulcahy announced that first quarter results have significantly exceeded expectations. To quote: 'This solid performance is evidence of the soundness of our turnaround strategy and our ability to execute it with precision ... The road ahead gets steeper. But we are gaining momentum. We are meeting our commitments. We are delivering on our promises. We are regaining our winning spirit.'

Xerox takes the colour message into Europe

Speaking at the Xerox Europe 'Colours of Excellence' press conference (27th March this year), one of the first official press events of what is the largest technology trade fair in the world, **Bill Goode**, Deputy Managing Director, Xerox Europe, delivered a progress report on the Xerox Turnaround Strategy. 'We are delivering on our promises of asset sales and partnerships, cost reduction and – most important of all – profitable growth with colour at the heart of our strategy,' he said.

Gerhard Moll, Senior Vice President and General Manager of Xerox's Colour Solution Business Unit, then outlined Xerox strategy for success in colour, where the business grew 62% last year. In closing, Gerhard reiterated Anne Mulcahy's close this week in New York City:

'If business wants colour, and it does, it wants Xerox'.

A message from Stephen Cronin



My first 90 days

In the three months since my appointment as MD we have all experienced many changes as a result of Xerox's adverse business performance. Since the announcements on 24th October, the entire Corporation has been working to put in place and implement our turnaround plan. Our share in the UK Entity, of the \$250m cost reduction task in Xerox Europe, is involving us in tough decisions.

What of the future?

However, it is important to keep a sense of perspective – the news isn't all bad. We are making excellent progress in many areas of the business and the final quarter is proving to be a strong finish. 75% of our revenues now come from digital products – we are truly a digital company and for the first time we have topped Canon to become the 'leading digital colour vendor' in Europe.

More importantly we are fortunate to be in a growing market. The Document Market, already worth \$208bn, is growing at 9% a year. We have an unmatched product and solution portfolio, excellent sales people, in fact, all the right assets for growth.

Xerox is a vibrant company with talented people dedicated to delivering to our customers. I am confident that our plans will shortly restore the pride and passion back into our 'Successful Business'.

Fit for anything

"Use it or lose it!"

This quotation sums up a vital point to remember throughout life – particularly in advancing age, when 'losing it' accelerates alarmingly. A book called 'Exercise for healthy ageing' offers invaluable information and advice.



If you would like a copy of this booklet, contact Research Into Ageing, telephone 020 7404 6878

It makes the point that, if you do not maintain your body – and mind – with a reasonable exercise regime, even the simplest everyday activities, like getting in and out of the bath, climbing stairs, getting up off the floor, can become difficult. For those of you who don't yet experience problems, it is good to remember that prevention is easier than cure. Even healthy elderly people lose strength at about 1-2% a year, and the speed at which they can exert strength may decline even faster.

It's never too late to start

A recent study showed that women aged 75-93, gently exercising for a total of three hours a week for 12 weeks, achieved increased strength in their thigh muscles equivalent to a rejuvenation of strength of 16-20 years.

As the book emphasises, a commitment to stay active helps you to stay independent.

Competition Time!

The answers to the following clues all contain the word 'cat'.

- 1. The opposite of simple
- 2. Move from one place to another
- 3. Often done in church
- 4. Stretchy
- 5. Used to show direction of turn
- 6. He takes away ill-gotten gains (two words)
- 7. Ready to assemble
- 8. Pills prescribed by a Doctor
- 9. It provides a selection
- 10. Prove to be genuine
- 11. Has more than four legs
- 12. Reasons for action
- 13. Do women mostly show off on this
- 14. A copy of
- 15. Where a bishop's seat might be found

Just list your answers on a postcard or sealed envelope, and send it to **Barbara Keech** (contact details on page 4) to arrive not later than **30th September 2001**.

The first correct answer out of the hat wins £25.



Here are a couple of useful leaflets, both dealing with house callers:

- *Doorstep selling* from the DTI call 0870 1502 300 for a copy.
- In doubt? Keep them out from the Home Office – copies available through your local police station.



Spring walk in Chelsea

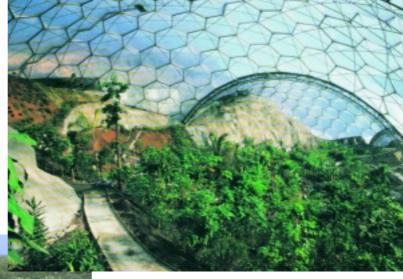
Tuesday, 13th March

Here are some of our 70-strong group outside Old Chelsea Church, in front of the statue of Sir Thomas More, in a brief interlude of sunshine.

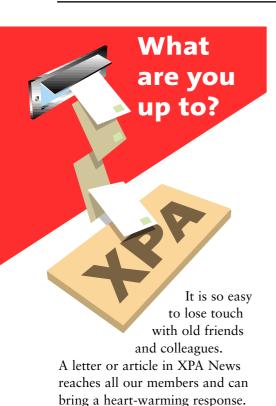


Make your own way - Eden Project

Cornwall's spectacular Eden Project opened earlier this year. The Project is a gateway into the fascinating world of plants and people and a vibrant reminder of how we need each other for our mutual survival. Its home is a dramatic global garden the size of thirty football pitches, nestling like a lost world in a crater overlooking St. Austell Bay. The giant conservatories house varying plants and trees – one is a majestic rainforest, one houses fruits of the Mediterranean and the flowers of South Africa and California. This is a breathtaking living plant collection.



We have arranged special rates with the Crantock Bay Hotel (photo left) – dinner, bed and breakfast at £49.50 per head, £39.50 bed and breakfast. This includes a FREE ticket to visit Eden Project. The Hotel comes highly recommended and is only 30 minutes drive from Eden. To book, please ring the Crantock Bay Hotel **DIRECT, on 01637 830229**. Tell them you are a Xerox Pensioner, and they will arrange special rate accommodation, according to availability.



Why not let us know what you are

up to these days - in the form of a

letter, snaps or an article - and

share the things that make your

life interesting.

SPECIAL DEALS FOR XPA



Tenerife 1st floor apartment in Silencio – contact George and Elizabeth Macree on 01425 489014



Bed and breakfast in Ross-on-Wye – contact Don and Margaret Wood on 01989 750682



Two-bedroom apartment near Los Gigantes, Tenerife – contact Brian Poulson on 0191 488 3508

Information Pack

An Information Pack, containing details of all the special rates on offer to Xerox pensioners, is available from Margaret Brooks, XPA Administrator (contact details on page 4).